UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/616,124	07/08/2003	Marvin T. Ling	GTX-005	2215

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EXAMINER
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ART UNIT	PAPER NUMBER
3694	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *23 April 2007*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-11* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-11* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date _____.

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

1.   Claims 1-11 are pending in this communication filed 4/23/07 entered as

Response After Non-Final Action (Miscellaneous Communication to Applicant).

2.   The Objection to the substitute specification has been overcome by the

submission of a clean copy of the specification and is hereby withdrawn.

3.   The objection to the drawings has been overcome by the amendment to figure 1

and any objections to the drawings in previous Office Actions are hereby withdrawn.

4.   The 35 USC 112 second paragraph rejection for claim 10 has been overcome by

Applicants' amendment to claim 10 and is hereby withdrawn.

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

6.   Claims 1-11 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US

6,473,740) Cockrill et al, hereafter Cockrill in view of (US 2003/0097331) Cohen.

Claim I. Cockrill discloses, A system for facilitating electronic commerce among users,

a service provider and vendors, wherein each user has established a primary account

with the service provider, the system comprising: a plurality of vendor computers (220-

merchant computers), each vendor computer programmed to provide a website (240) at

which a user (210) at a user device may purchase goods or services(col. 4, lines 10-31

and Fig. 2); and a communications network enabling the user device to communicate

with the plurality of vendor computers (col. 7, lines 22-42 and col. 9, lines 22-54).

Cockrill failed to disclose, a service provider computer at which the user has established

a primary account, the service provider computer programmed to permit the user to

establish a sub-account under the primary account, wherein the user may specify a

subset of the plurality of vendor computers that are the only vendor computers from

which purchases may be made using the sub-account. Cohen discloses, a service

provider computer at which the user has established a primary account, the service

provider computer programmed to permit the user to establish a sub-account under the

primary account, wherein the user may specify a subset of the plurality of vendor

computers that are the only vendor computers from which purchases may be made

using the sub-account (page 11, col. 1 [0139] –col. 2 [0141]). Cohen discloses using

sub-accounts and a main account and Figs. 1 and 2 (220) illustrates these limitations in

conjunction with the cited page and columns and sections. It would have been obvious

to one having ordinary skill in the art at the time the invention was made to incorporate

the teachings of Cohen in Cockrill because such an incorporation would allow Cockrill to

have a low overhead banking model to engage in a wide variety of commercial and

electronic transactions.

Claim 2. Cockrill failed to disclose, The system of claim 1 wherein the service provider

computer is programmed to permit the user of the primary account to transfer funds to

the sub- account from the primary account, a credit card or a bank transfer. It is old and

well known in the art of accounts to transfer funds from one account to another when a

person has more than one account. It would have been obvious to one having ordinary

skill in the art at the time the invention was made to modify in Cockrill because such a modification would allow Cockrill to be able to replenish the account that is low on funds.

Claim 3. Cockrill discloses, The system of claim 1 wherein the service provider computer is programmed to permit the user to specify a plurality of authorized users for the sub-account (col. 18, lines 20-39).

Claim 4. Cockrill failed to disclose, The system of claim 1 wherein the service provider computer is programmed to permit the user to specify a spending limit for the sub-account. Cohen discloses The system of claim 1 wherein the service provider computer is programmed to permit the user to specify a spending limit for the sub-account (page 16, col. 2 [0201]. It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Cockrill to include the teachings of Cohen because such a modification would allow Cockrill to have a spending limit and if the person tries to use the card to charge anything in excess of the authorized limit the charge will be declined.

Claim 5. Cockrill failed to disclose, The system of claim 1 wherein the service provider computer is programmed to permit the user to authorize the sub-account to establish a further sub-account subordinate to the sub-account. Cohen discloses, The system of claim 1 wherein the service provider computer is programmed to permit the user to authorize the sub-account to establish a further sub-account subordinate to the sub-account (page 16, col. 2 [0202]-page 17, col. 1, line 14). It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Cockrill

to include the teachings of Cohen because such a modification would allow Cockrill to have another account with a specified limit such as a $100 limit and a specified use of the account.

Claim 6. Cockrill failed to disclose, The system of claim 1 wherein the service provider computer is programmed to permit the user to authorize the sub-account to independently add funds. Cohn discloses, The system of claim 1 wherein the service provider computer is programmed to permit the user to authorize the sub-account to independently add funds (page 8, col. 2,[0106] –page 9, col. 1, line 5). It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Cockrill to include the teachings of Cohen because such a modification would allow Cockrill to have the ability to designate who can add funds and transfer funds to the sub-account.

Claim 7. Cockrill failed to disclose, The system of claim 1 wherein the service provider computer is programmed to permit a user of the sub-account to modify secured information of the sub-account. Cohen discloses, The system of claim 1 wherein the service provider computer is programmed to permit a user of the sub-account to modify secured information of the sub-account (page 15, col. 2 [0193] –[0194]). It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Cockrill to include the teachings of Cohen because such a modification would allow Cockrill to have a sub-account that has its own public and private key associated therewith when the user desires to modify the secured information of the account.

Claim 8. Cockrill and Cohen failed to disclose, The system of claim 1 wherein the

service provider computer is programmed to permit the user to configure the sub-account to automatically add funds to the sub-account during a transaction if a balance of the sub-account falls below a minimum balance. It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Cockrill and Cohen's systems to have the ability to add funds for the second party to withdraw when under ready or under certain conditions. Accounts are usually replenished when the minimum balance falls below a certain amount unless the account holder wants their credit card declined or their check to bounce and they have to pay a fee for insufficient funds.

Claim 9. Cockrill failed to disclose, The system of claim 1 wherein the service provider computer is programmed to send a notification to the user of the primary account on a periodic basis, wherein the notification lists all transactions of the sub-account. Cohen discloses, The system of claim 1 wherein the service provider computer is programmed to send a notification to the user of the primary account on a periodic basis, wherein the notification lists all transactions of the sub-account (page 18, col. 1 [0217] –col. 2, line 10). It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify in Cockrill the teachings of Cohen because such a modification would allow Cockrill to have a single transaction broken up among a series of accounts (cards) if desired with the transaction statement indicating the amounts with the main account holder setting up the card to be capable of some fixed total amount of charges.

10. Cockrill failed to disclose, The system of claim 1 wherein the service provider

computer is programmed to send a notification to the user of the primary account when

predetermined types of transactions are made in the primary account or in the sub-

account. Cohen discloses,The system of claim 1 wherein the service provider computer

is programmed to send a notification to the user of the primary account when

predetermined types of transactions are made in the primary account or in the sub-

account (page 11, col. 1 [0135]-[0138]-e-mail). It would have been obvious to one

having ordinary skill in the art at the time the invention was made to modify in Cockrill

the teachings of Cohen because such a modification would allow Cockrill to have a

single transaction broken up among a series of accounts (cards) if desired with the

transaction statement indicating the amounts with the main account holder setting up

the card to be capable of some fixed total amount of charges.

11. Cockrill and Cohen failed to disclose, The system of claim 1 wherein the service

provider computer is programmed to send a notification to the user of the primary

account, the notification including a link that the user may activate to lock the sub-

account. It would have been obvious to one having ordinary skill in the art at the time

the invention was made to modify Cockrill and Cohen's systems to have the ability to

require certain information when the account is being used and to be denied access to

the account when the account is low by locking the account.

Conclusion

7.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure.

Hirka et al (US 2003/0061157 A1) disclosed a financial processing network for accessing multiple accounts associated with a single financial card.

Inquiries

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday, Wednesday, and Thursday, 5:30AM-3:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

July 21, 2007

ELLA COLBERT
PRIMARY EXAMINER